

Information to identify the case:

Debtor 1	<u>Kimberly S. Corbin</u>	Social Security number or ITIN	xxx-xx-2568
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-32786-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly S. Corbin

3/7/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly S. Corbin
Debtor

Case No. 19-32786-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Mar 07, 2025

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2025:

Recip ID	Recipient Name and Address
db	#+ Kimberly S. Corbin, 311 Juniper Lane, Swedesboro, NJ 08085-4045
aty	+ Gavin N Stewart, Stewart LEgal Group, P.L, 401 East Jackson Street, Suite 2340, Tampa, FL 33602-5226
cr	+ Allied First Bank, SD DBA Servbank, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ First Bank, SB dba Servbank FKA The Money Source I, P.O. Box 340514, Tampa, FL 33694-0514
518606285	+ Axiom Acquisition Ventures, LLC, Attn: ALpha Recovery Corp., 6912 S. Quentin Street, Unit 10, Englewood, CO 80112-4531
518606286	+ Capital Bank NA, 110 Gibraltar Rd, Suite 130, Horsham, PA 19044-2302
518606288	Central Portfolio Control, 10239 Yellow Circle Drive, Suite 200, Minnetonka, MN 55343
518606292	+ Inspira Health Urgent Care, PO Box 650292, Dallas, TX 75265-0292
518606293	+ Inspira Medical Group, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
518606294	+ Lasik Plus Financing, 7840 Montgomery Rd, 3rd Floor, Cincinnati, OH 45236-4301
518606300	+ Receivable Management Services, LLC, PO Box 361348, Columbus, OH 43236-1348
518606302	Rothman Orthopaedics Institute, PO Box 412423, Boston, MA 02241-2423
518606303	Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
518606304	+ Security Credit Services, LLC, 2612 Jackson Avenue, Oxford, MS 38655-5405
518606306	+ Star Imaging of RiverWinds, 204 Grove Avenue, Suite F, Thorofare, NJ 08086-2557
518606307	The Money Source, PO Box 619063, Dallas, TX 75261-9063

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 07 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 07 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstharvestcu.com	Mar 07 2025 21:02:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
519890908	+ Email/Text: BK@servicingdivision.com	Mar 07 2025 21:01:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
519890907	+ Email/Text: BK@servicingdivision.com	Mar 07 2025 21:01:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
518606284	+ Email/Text: bankruptcies@amerassist.com	Mar 07 2025 21:03:00	Amerassist AR Solutions, 445 Hutchinson Ave, Ste 500, Columbus, OH 43235-8616
518625186	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 07 2025 21:02:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
518622344	+ EDI: COMCASTCBLCENT	Mar 08 2025 01:39:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931

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518606287	+ EDI: CAPITALONE.COM	Mar 08 2025 01:39:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518606287	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 21:12:32	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518622237	+ EDI: AIS.COM	Mar 08 2025 01:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518622237	+ Email/PDF: ebn_ais@aisinfo.com	Mar 07 2025 21:23:15	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518606289	+ EDI: COMCASTCBLCENT	Mar 08 2025 01:39:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
518606290	EDI: AMINFOFP.COM	Mar 08 2025 01:39:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
518606290	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 07 2025 20:59:35	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
518606291	+ EDI: LCIICSYSTEM	Mar 08 2025 01:39:00	I.C. System, POI Box 64378, Saint Paul, MN 55164-0378
518606295	EDI: MAXMSAIDV	Mar 08 2025 01:39:00	Navient, Dept of Ed Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635
518625036	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 07 2025 21:00:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518606296	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 07 2025 20:59:46	OpenSky, PO Box 9224, Old Bethpage, NY 11804-9224
518606297	+ Email/Text: bncnotifications@pheaa.org	Mar 07 2025 21:01:00	PHEAA, PO Box 61017, Harrisburg, PA 17106-1017
518659219	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2025 20:59:55	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel NY 14219-2553
518684749	+ EDI: JEFFERSONCAP.COM	Mar 08 2025 01:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518675563	+ Email/Text: bankruptcy@gopfs.com	Mar 07 2025 21:03:00	Prestige Financial, PO Box 26707, Salt Lake City, UT 84126-0707
518606298	^ MEBN	Mar 07 2025 20:51:42	Prestige Financial Services, Inc., 351 W. Opportunity Way, Draper, UT 84020-1399
518606299	Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 07 2025 21:01:00	Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311
518606301	^ MEBN	Mar 07 2025 20:52:27	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
520165325	+ Email/Text: BK@servicingdivision.com	Mar 07 2025 21:01:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
520165326	+ Email/Text: BK@servicingdivision.com	Mar 07 2025 21:01:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034, Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
518614191	+ Email/Text: courts@southjerseyfcu.com	Mar 07 2025 21:03:00	South Jersey Federal Credit Union, 1615 Hurffville Road, Deptford, NJ 08096-6406
518606305	Email/Text: courts@southjerseyfcu.com	Mar 07 2025 21:03:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
518608329	^ MEBN	Mar 07 2025 20:52:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518709576	+ Email/Text: BK@servicingdivision.com	Mar 07 2025 21:01:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755

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518697125	+ EDI: AIS.COM	Mar 08 2025 01:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518697125	+ Email/PDF: ebn_ais@aisinfo.com	Mar 07 2025 21:52:05	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518699729	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 08 2025 01:52:28	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518606308	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 08 2025 01:39:09	Wells Fargo Card Services, PO Box 522, Des Moines, IA 50306-0522
TOTAL: 36			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor First Bank SB dba Servbank FKA The Money Source Inc. bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor Allied First Bank SD DBA Servbank bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Richard S. Hoffman, Jr.	on behalf of Debtor Kimberly S. Corbin rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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